

Abstract of the Disclosure:

A bank opens an account which is for use in money is deposited as input money by a buyer. A market management agency communicates with a seller, the buyer, and the bank to process information concerned to the commercial transaction, into processed information. The market management agency keeps the processed information therein. The market management agency produces a bill and statement data having a billed amount on the basis of a purchase request of the buyer to supply the bill and statement data to the buyer and the bank. The market management agency carries out check processing which is for judging whether or not the input money is coincident with the billed amount of the bill and statement data when the input money is deposited into the account. The market management agency produces an instruction of a merchandise delivery when the input money is coincident with the billed amount. The bank pays a merchandise price within the input money to the seller in response to the completing notice. As a result, it is possible to evade a risk in a commercial transaction. Furthermore, it is possible to carry out a merchandise transaction with a high security and efficiency.